

**Information to identify the case:**

Debtor 1	<b>Mashea Snyder</b>	Social Security number or ITIN	xxx-xx-4476
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>19-23134-ABA</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mashea Snyder

11/21/24

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Mashea Snyder  
Debtor

Case No. 19-23134-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Nov 21, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2024:

Recip ID	Recipient Name and Address
db	Mashea Snyder, 4 Wilson Dr, Sicklerville, NJ 08081-4497
518335750	Credit One Bank, PO Box 81344, Cleveland, OH 44188-0001
518335754	First Progress, PO Box 9053, Johnson City, TN 37615-9053
518335756	Hummingbird Funds/Blue Trust Loan, PO Box 1754, Hayward, WI 54843-1754
518335759	+ Line of Credit Now, PO Box 959, Wood Dale, IL 60191-0959
518335760	Mariner Finance, 1831 Pulaski Hwy, Bear, DE 19701-1731
518335766	Randolph Walzer, Esquire, PO Box 1234, Jackson, NJ 08527-0259
518335768	South Jersey Federal Credit Union, PO Box 37603, Philadelphia, PA 19101-0603

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 21 2024 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 21 2024 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518335738	Email/Text: ebn@americanwebloan.com	Nov 21 2024 20:37:00	American Web Loa, 3910 W 6th Ave, Stillwater, OK 74074-1745
518345808	Email/PDF: resurgentbknotifications@resurgent.com	Nov 21 2024 20:49:12	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518335769	Email/Text: fwdbctl@spotloan.com	Nov 21 2024 20:36:25	Spotloan, PO Box 720, Belcourt, ND 58316
518335739	Email/Text: jcissell@bankofmissouri.com	Nov 21 2024 20:36:00	Bank of Missouri, 216 W. 2nd Street, Dixon, MO 65459-8048
518454141	+ EDI: TCISOLUTIONS.COM	Nov 22 2024 01:30:00	Bank of Missouri, Attn Total Card, Inc., 2700 S. Lorraine Place, Sioux Falls, SD 57106-3657
518335742	+ EDI: PHINGENESIS	Nov 22 2024 01:30:00	CB Indigo, PO Box 4499, Beaverton, OR 97076-4499
518335744	^ MEBN	Nov 21 2024 20:35:34	Celtic Bank/Contfinco, 121 Continental Dr Ste 108, Newark, DE 19713-4326
518335746	Email/Text: cfcbackoffice@contfinco.com	Nov 21 2024 20:36:00	Continental Finance Company, 4550 New Linden Hill Rd Ste 400, Wilmington, DE 19801
518335767	Email/Text: cfcbackoffice@contfinco.com	Nov 21 2024 20:36:00	Reflex, PO Box 3220, Buffalo, NY 14240-3220
518335771	Email/Text: cfcbackoffice@contfinco.com	Nov 21 2024 20:36:00	TBOM/CONTFIN, 4550 New Linden Hill Rd, Wilmington, DE 19801
518335747	Email/Text: CCBANKRUPTCY@CORTRUSTBANK.COM	Nov 21 2024 20:36:00	Cortrust Bank, 100 E Havens Ave, Mitchell, SD 57301-4026

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Nov 21, 2024

Form ID: 3180W

Total Noticed: 60

518426602	EDI: CRFRSTNA.COM	Nov 22 2024 01:30:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
518405151	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 21 2024 20:49:16	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518335740	EDI: CAPITALONE.COM	Nov 22 2024 01:30:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
518348572	+ EDI: AISACG.COM	Nov 22 2024 01:30:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518404508	+ EDI: AIS.COM	Nov 22 2024 01:30:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518446487	Email/PDF: bncnotices@becket-lee.com	Nov 21 2024 20:49:34	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518335741	EDI: CAPITALONE.COM	Nov 22 2024 01:30:00	Capltial One Bank, PO Box 71083, Charlotte, NC 28272-1083
518335743	Email/Text: bzern@celticbank.com	Nov 21 2024 20:37:00	Celtic Bank Corporation, 268 S State St Ste 300, Salt Lake City, UT 84111-5314
518335745	EDI: WFNNB.COM	Nov 22 2024 01:30:00	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
518335748	EDI: CRFRSTNA.COM	Nov 22 2024 01:30:00	Credit First National Assoc., PO Box 81315, Cleveland, OH 44181-0315
518335749	Email/PDF: creditonebknotifications@resurgent.com	Nov 21 2024 20:49:40	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
518335752	Email/Text: BNSFN@capitalsvcs.com	Nov 21 2024 20:36:00	First National Credit, 500 E 60th St N, Sioux Falls, SD 57104-0478
518335737	Email/Text: collecadminbankruptcy@fnni.com	Nov 21 2024 20:36:00	1st National Bank of Omaha, PO Box 3412, Omaha, NE 68103-0412
518335751	EDI: TCISOLUTIONS.COM	Nov 22 2024 01:30:00	First Access, PO Box 5220, Sioux Falls, SD 57117-5220
518335753	EDI: AMINFOFP.COM	Nov 22 2024 01:30:00	First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
518335755	EDI: PHINGENESIS	Nov 22 2024 01:30:00	Genesis Card Services, PO Box 23013, Columbus, GA 31902-3013
518335757	EDI: IRS.COM	Nov 22 2024 01:30:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
518335758	Email/Text: PBNCNotifications@peritussservices.com	Nov 21 2024 20:36:00	Khols/Capone, PO Box 3115, Milwaukee, WI 53201-3115
518422919	Email/PDF: resurgentbknotifications@resurgent.com	Nov 21 2024 20:49:13	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518405723	+ Email/Text: bankruptcy@marinerfinance.com	Nov 21 2024 20:36:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
518335761	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 21 2024 20:49:28	Merrick Bank, PO Box 5721, Hicksville, NY 11802-5721
518335764	+ Email/Text: bankruptcy@ldf-holdings.com	Nov 21 2024 20:37:00	NIIWIN, LLC d/b/a Lendgreen, PO Box 221, Lac Du Flambeau, WI 54538-0221
518335762	Email/Text: bankruptcy@ldf-holdings.com	Nov 21 2024 20:37:00	National Small Loan, PO Box 632, Lac Du Flambeau, WI 54538-0632
518335763	Email/PDF: bankruptcy_prod@navient.com	Nov 21 2024 20:49:40	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
518386872	Email/Text: ECMCBKNotices@ecmc.org	Nov 21 2024 20:37:00	Navient Solutions, LLC. on behalf of, Educational

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Nov 21, 2024

Form ID: 3180W

Total Noticed: 60

			Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
518335765	EDI: AGFINANCE.COM	Nov 22 2024 01:30:00	One Main Financial, PO Box 740594, Cincinnati, OH 45274-0594
518359724	+ EDI: AGFINANCE.COM	Nov 22 2024 01:30:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
518804252	EDI: PRA.COM	Nov 22 2024 01:30:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518804253	EDI: PRA.COM	Nov 22 2024 01:30:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518450934	EDI: PRA.COM	Nov 22 2024 01:30:00	Portfolio Recovery Associates, LLC, c/o Hsbc Bank Nevada, N.a, POB 41067, Norfolk VA 23541
518450930	EDI: PRA.COM	Nov 22 2024 01:30:00	Portfolio Recovery Associates, LLC, c/o The Gap, POB 41067, Norfolk VA 23541
518415614	+ EDI: JEFFERSONCAP.COM	Nov 22 2024 01:30:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518442821	EDI: Q3G.COM	Nov 22 2024 01:30:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518400613	EDI: Q3G.COM	Nov 22 2024 01:30:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
518335770	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Nov 21 2024 20:36:00	State of New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518455538	+ Email/Text: courts@southjerseyfcu.com	Nov 21 2024 20:37:00	South Jersey Federal Credit Union, 1615 Hurfville Road, Deptford, NJ 08096-6406
518336477	^ MEBN	Nov 21 2024 20:35:37	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518335772	EDI: TCISOLUTIONS.COM	Nov 22 2024 01:30:00	Total Visa, PO Box 5220, Sioux Falls, SD 57117-5220
518335773	EDI: BLUESTEM	Nov 22 2024 01:30:00	Webb/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 52

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Nov 21, 2024

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Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Tamika Nicole Wyche	on behalf of Debtor Mashea Snyder daviddanielslaw@gmail.com 16022@notices.nextchapterbk.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5